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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/854,222	05/10/2001	Srihari Kumar	P3966	1085

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CENTRAL COAST PATENT AGENCY  
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EXAMINER
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FELTEN, DANIEL S

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 05/21/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.  
09/854,222

Applicant(s)  
Kumar et al

Examiner  
Daniel Felten

Art Unit  
3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on Feb 27, 2003.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-25 is/are pending in the application.
- 4a) Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-25 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claims \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.  
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some\* c) ☐ None of:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).  
\*See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).  
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

## Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892) 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) ☐ Notice of Informal Patent Application (PTO-152)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). \_\_\_\_\_ 6) ☐ Other:

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**DETAILED ACTION**

1  
2 1. Receipt of the amendment filed February 27, 2003 amending claims 1, 10, 12 and 18 is  
3 acknowledged. Claims 1-25 are still pending in the application are presented to be examined  
4 upon their merits.  
5

***Response to Arguments***

6  
7  
8 2. Applicant's arguments filed February 27, 2003 have been fully considered but they are  
9 not persuasive. Applicant has amended the independent claims 10, 10, 12, and 18 with, "*a*  
10 *user's financial account held at one institution to the user's financial account held at another*  
11 *institution*". The examiner disagrees the applicant's view that Schrader does not teach or  
12 suggest the aforementioned limitation because of following: Schrader discloses a bill payment  
13 method which includes the transfer of funds from the user's bank account (Wells Fargo) to  
14 paying premiums on the user's insurance account (Farmer's Insurance) (see fig. 5, Schrader,  
15 figs. 1-5, col. 8, ll. 52+; and col. 16, ll. 23-39). In particular, Schrader discusses how bill  
16 payments and fund transfers start out as transaction instructions which are sent to the financial  
17 institution for processing ( and the transaction is cleared) before an updated new balance is  
18 displayed on an online statement ( col. 11, ll. 56 to col. 12, ll. 26). Thus it would be obvious  
19 to one of ordinary skill in the art to use Schrader's invention to perform transactions (bill  
20 payment and /or fund transfers) between different accounts ( particularly different user  
21 accounts) because an artisan at the time of the invention would have found the integration of

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1 account management and bill payment tasks would increase the ease of use and reduce the time  
2 taken to perform various account management and bill payment tasks. Thus the 102 and 103  
3 rejections using Schrader et al are maintained with the additional amended claim language  
4 addressed below:

5  
6  
7 ***Claim Rejections - 35 USC § 102***

8 3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form  
9 the basis for the rejections under this section made in this Office action:

10 A person shall be entitled to a patent unless --

11 (e) the invention was described in a patent granted on an application for patent by another filed in the United  
12 States before the invention thereof by the applicant for patent, or on an international application by another  
13 who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the  
14 invention thereof by the applicant for patent.

15 4. Claims 1-5, 7-11, 13-15, 18, 19 and 22 are rejected under 35 U.S.C. 102(e) as being  
16 anticipated by Schrader et al (US 5903,881).

17  
18 As in claims 1, 10 and 18, Schader discloses an apparatus for enabling viewing and  
19 manipulation of data through a single portal accessible from a data-packet-network, a software  
20 interface for enabling proxy transfer of funds from *a user's financial account held at one*  
21 *institution to the user's financial account held at another institution* (see Schrader, figs. 1-5,  
22 col. 8, ll. 52+; col. 11, ll. 56 to col. 12, ll. 26; and col. 16, ll. 23-39);

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1           inputting in a data field within the single interface a transfer amount (see Schrader, figs.  
2   1-4, col. 15, ll. 55 to col. 16, ll. 61); selecting from a data menu within the single interface a  
3   financial institution and associated account number of an account the transfer amount will be  
4   taken from (see Schrader, figs. 1-4, col. 15, ll. 55 to col. 16, ll. 61);

5           selecting from a data menu within a single interface a financial institution and  
6   associated account number of and account the transfer amount will be deposited to (see  
7   Schrader, figs. 1-4, col. 15, ll. 55 to col. 16, ll. 61); and submitting the transfer funds order  
8   to be executed on the selected date (see Schrader, figs. 1-4, col. 15, ll. 55 to col. 16, ll. 61).  
9   a software interface for enabling proxy transfer of funds from one financial account to another  
10   (see Schader, col. 16, ll. 23+):

11           an interactive main window for configuring transfer funds orders, viewing pending  
12   transfers, viewing transaction history, and viewing active account balances related to registered  
13   financial accounts (see at least fig. 7, col. 7, ll. 59+);

14           a interactive section window accessible through the main interface, the selection  
15   window for enabling selection of individual accounts for grouping into a list of activated  
16   accounts (see fig. 7, col. 10, ll. 10+); and

17           an automated confirmation window enabling confirmation of data parameters of a  
18   requested funds transfer (see col. 16, ll. 23-37);

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1 characterized in that a user operating the main interface may initiate funds transfer  
2 orders to be performed between accounts at requested times by proxy in a fashion transparent  
3 at the time of execution to the requesting user (see col. 8, ll. 39-51),

4 as in claims 2, 11 and 19, the data packet network is the Internet network (see col. 12,  
5 ll. 35+);

6 as in claim 3, the data accessible over the Internet and subscribed to the operating user:

7 as in claim 4, wherein the data is hosted in file servers addressed on the Internet  
8 network (see col. 12, ll. 27+);

9 as in claim 5, wherein a first interactive link is embedded in the main interface, the first  
10 interactive link is embedded in the main interface, the first interactive link for providing access  
11 to a secondary interface for adding accounts to the list of activated accounts for consideration  
12 in transferring funds (see col. 6, ll. 60+);

13 as in claim 7, wherein a second interactive link is embedded within the main interface,  
14 the second interactive link for providing access to a secondary interface for querying states of  
15 initiated funds transfers (see col. 12, ll. 27+);

16 as in claim 8, having interactive menus within the main interface, the menus comprising  
17 an interactive tool showing lists of active accounts for transferring funds from and lists of  
18 activated accounts for transferring funds to (see col. 12, ll. 27+);

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1 as in claim 9, an input interface for inputting account information required to  
2 successfully complete a transfer funds operation, the input interface launched automatically  
3 when missing data is detected during a transfer funds sequence (see col. 12, ll. 27+);

4 as in claim 13, the transfer amount input by selecting from a list of available amounts  
5 as in claim 14, wherein the method is practiced by a user operating a remote computer  
6 mode connected to the network (see col. 12, ll. 27+);

7 as in claims 15 and 22 wherein the computer node is a personal computer with Internet  
8 accessibility (see col. 12, ll. 27+).

9  
10  
11 ***Claim Rejections - 35 USC § 103***

12 5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all  
13 obviousness rejections set forth in this Office action:

14 (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in  
15 section 102 of this title, if the differences between the subject matter sought to be patented and the prior art  
16 are such that the subject matter as a whole would have been obvious at the time the invention was made to a  
17 person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be  
18 negated by the manner in which the invention was made.

19  
20 6. Claims 6, 12, 16, 17, 20, 23, 24 and 25 are rejected under 35 U.S.C. 103(a) as being  
21 unpatentable over of Schrader et al (US 5,903, 881).

1           Schrader teaches all the limitations that meet the claimed invention. Schrader fails to  
2 disclose, as in claims 6 , 12, 20 and 25 the main secondary interfaces are provided in the  
3 form of a hyper-text-markup-language. However, since the Schrader invention provides an  
4 application interface module whereby Internet browsers, which are notoriously old and well  
5 known in the art to create websites via hypertext-markup language, are used to perform online  
6 functions (see col. 13, ll. 45+), it would have been obvious for an artisan of ordinary skill at  
7 the time of the invention of Schrader to employ Hypertext markup language to provide website  
8 information over the Internet. Thus such a modification would have been an obvious expedient  
9 well within the ordinary skill in the art.

10  
11 **Regarding claim 16, 17, 23 and 24:**

12 peripheral devices including cellular telephones, a personal digital assistants and hand-held  
13 computers are notoriously old and well known within the art with Internet accessibility to  
14 provide web communications. Therefore Official Notice is taken is the aforementioned  
15 peripheral devices used for Internet accessibility because such devices would have been an  
16 obvious extension to the teachings of Schrader inasmuch as they would have provided  
17 alternative means to use the Schrader invention with items that are notoriously old and well  
18 known within the art.



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*Conclusion*

7. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to **Daniel S. Felten** whose telephone number is (703) 305-0724. The examiner can normally be reached between the hours of 7:00AM to 5:30PM Monday-Thursday. Any inquiry of a general nature relating to the status of this application or its proceedings should be directed to the Customer Service Office (703) 306-5631, or the examiner's supervisor **Vincent Millin** whose telephone number is (703) 308-1065.

9. Response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington, D.C. 20231

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1  
2 for formal communications intended for entry, or (703) 305-0040, for informal or draft  
3 communications, please label "Proposed" or "Draft".

4 Communications via Internet e-mail regarding this application, other than those under 35  
5 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be  
6 addressed to [daniel.felten@uspto.gov].

7 All Internet e-mail communications will be made of record in the application file. PTO  
8 employees do not engage in Internet communications where there exists a possibility that  
9 sensitive information could be identified or exchanged unless the record includes a properly  
10 signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly  
11 set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and  
12 Trademark on February 25, 1997 at 1 195 OG 89.

13  
14  
15  
16  DSF

17 May 19, 2003

  
VINCENT MILLIN  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600